

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

WALDINA E. ZALDIVAR

Debtor(s)

Case No. 15-06223

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/24/2015.
- 2) The plan was confirmed on 04/29/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/27/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/06/2018.
- 6) Number of months from filing to last payment: 41.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,085.00.
- 10) Amount of unsecured claims discharged without payment: \$136,020.44.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$18,062.50
Less amount refunded to debtor \$725.73

NET RECEIPTS: \$17,336.77

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,892.00
Court Costs \$0.00
Trustee Expenses & Compensation \$762.11
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$4,654.11

Attorney fees paid and disclosed by debtor: \$108.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALDO MENDOZA	Unsecured	NA	0.00	0.00	0.00	0.00
ALL WOMENS HEALTH	Unsecured	500.00	NA	NA	0.00	0.00
CACH	Unsecured	557.00	556.55	556.55	55.66	0.00
CAPITAL ONE BANK USA	Unsecured	946.00	946.70	946.70	94.67	0.00
CHASE	Unsecured	1,306.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	5,000.00	3,530.46	3,530.46	353.05	0.00
Commonwealth Financial	Unsecured	0.00	NA	NA	0.00	0.00
IL DEPT OF REVENUE	Priority	NA	97.48	97.48	97.48	0.00
IL DEPT OF REVENUE	Unsecured	NA	39.50	39.50	3.95	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	306.43	306.43	30.64	0.00
INTERNAL REVENUE SERVICE	Priority	4,000.00	9,363.19	9,363.19	9,363.19	0.00
NAVIENT SOLUTIONS INC	Unsecured	44,252.00	44,786.09	44,786.09	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	16,517.00	16,717.00	16,717.00	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	15,712.00	15,902.16	15,902.16	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	13,707.00	13,872.53	13,872.53	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	10,530.00	10,706.81	10,706.81	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	10,420.00	10,613.49	10,613.49	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	5,478.00	5,579.65	5,579.65	0.00	0.00
NAVIENT SOLUTIONS INC	Unsecured	4,133.00	4,205.17	4,205.17	0.00	0.00
NORTH AMERICAN CREDIT	Unsecured	443.00	NA	NA	0.00	0.00
PROFESSIONAL ACCOUNT MGMT	Unsecured	50.00	NA	NA	0.00	0.00
PROFESSIONAL ACCOUNT MGMT	Unsecured	50.00	NA	NA	0.00	0.00
PROFESSIONAL ACCOUNT MGMT	Unsecured	50.00	NA	NA	0.00	0.00
PROFESSIONAL ACCOUNT MGMT	Unsecured	50.00	NA	NA	0.00	0.00
PROFESSIONAL RECOVERY	Unsecured	526.00	NA	NA	0.00	0.00
TITLEMAX OF ILLINOIS	Unsecured	NA	0.00	72.26	7.23	0.00
TITLEMAX OF ILLINOIS	Secured	2,300.00	2,372.26	2,300.00	2,300.00	100.25
TSI 980	Unsecured	216.00	NA	NA	0.00	0.00
UNIVERSITY OF CHICAGO HOSPITAL	Unsecured	1,200.00	NA	NA	0.00	0.00
US DEPT OF ED/FISL/AT	Unsecured	330.00	NA	NA	0.00	0.00
US DEPT OF ED/FISL/AT	Unsecured	694.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
US DEPT OF ED/FISL/AT	Unsecured	827.00	NA	NA	0.00	0.00
US Dept of Education	Unsecured	1,102.00	2,765.38	2,765.38	276.54	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$2,300.00	\$2,300.00	\$100.25
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$2,300.00	\$2,300.00	\$100.25
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$9,460.67	\$9,460.67	\$0.00
TOTAL PRIORITY:	\$9,460.67	\$9,460.67	\$0.00
GENERAL UNSECURED PAYMENTS:	\$130,600.18	\$821.74	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,654.11</u>
Disbursements to Creditors	<u>\$12,682.66</u>
TOTAL DISBURSEMENTS :	<u>\$17,336.77</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/11/2019

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.